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Appl. No. : 09/653,595  
Confirmation No. : 4590  
Applicant : Ruth Marie Tritz, et al.  
  
Filed : August 31, 2000  
Title : METHOD AND APPARATUS  
FOR EVALUATING A  
FINANCIAL ACCOUNT  
APPLICANT  
  
TC/A.U. : 3624  
Examiner : Narayanswamy Subramanian  
  
Docket No. : 025213-9023-01  
  
Customer No. : 023409  
  
Mail Stop Appeal Brief-Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I, Julie A. Haut, hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date of my signature.

Julie A. Haut

Signature

7/31/06

Date of Signature

### REPLY BRIEF

Sir:

This Reply Brief is submitted in response to the Examiner's Answer mailed May 31, 2006. Applicants respectfully request the Examiner to consider the following remarks in response to the Examiner's Answer.